



STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

COMPARATIVE STATEMENTS OF CONDITION

December 31, 2001, June 30, 2001, and December 31, 2000

The following comparative statements of condition relate to state-chartered banks and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements of the individual institutions as shown on the following reports have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and prepared on a regulatory basis of accounting. The reports have not been examined by the Division for fairness of presentation and should not be considered to be fairly presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED BANKS
As at the Close of Business
DECEMBER 31, 2001, JUNE 30, 2001, and DECEMBER 31, 2000
(000 Omitted)

| | Fed Funds Sold and Loans & Leases * | Securities | Premises, Furniture, Fixtures & Equipment | Other Real Estate Owned | Other Assets | Cash and Due from Banks | Total Assets |
|---|---|-------------------|--|----------------------------|---|----------------------------|--------------------------------|
| Bank of Hawaii | \$5,460,217 | \$2,397,546 | \$193,754 | \$16,301 | \$883,027 | \$1,505,061 | \$10,455,906 |
| Central Pacific Bank | 1,257,593 | 377,137 | 60,635 | 812 | 68,749 | 69,097 | 1,834,023 |
| City Bank | 1,235,907 | 229,263 | 17,088 | 4,674 | 75,416 | 24,359 | 1,586,707 |
| First Hawaiian Bank | 5,614,457 | 1,161,738 | 163,637 | 12,834 | 1,324,295 | 404,753 | 8,681,714 |
| TOTALS DEC. 31, 2001 | \$13,568,174 | \$4,165,684 | \$435,114 | \$34,621 | \$2,351,487 | \$2,003,270 | \$22,558,350 |
| TOTALS JUNE 30, 2001 | \$15,006,302 | \$4,096,507 | \$496,736 | \$57,902 | \$1,537,232 | \$1,403,979 | \$22,598,658 |
| TOTALS DEC. 31, 2000 | \$16,732,779 | \$4,292,461 | \$472,097 | \$29,380 | \$934,139 | \$1,099,543 | \$23,560,399 |
| | | | | | | | |
| LIABILITIES & CAPITAL | Deposits | Other Liabilities | | | Capital, Surplus & Undivided Profits | | Total Liabilities & Capital |
| Bank of Hawaii | \$7,011,669 | \$2,357,990 | | | \$1,086,247 | | \$10,455,906 |
| Central Pacific Bank | 1,451,714 | 235,300 | | | 147,009 | | 1,834,023 |
| City Bank | 1,145,773 | 311,475 | | | 129,459 | | 1,586,707 |
| First Hawaiian Bank | 6,154,112 | 879,371 | | | 1,648,231 | | 8,681,714 |
| TOTALS DEC. 31, 2001 | \$15,763,268 | \$3,784,136 | | | \$3,010,946 | | \$22,558,350 |
| TOTALS JUNE 30, 2001 | \$16,027,674 | \$4,377,029 | | | \$2,193,955 | | \$22,598,658 |
| TOTALS DEC. 31, 2000 | \$16,741,034 | \$4,730,280 | | | \$2,089,085 | | \$23,560,399 |
| Comments: Information from the published Statements of Condition. * Net of Allowance for Bad Debts. State-Chartered Banks: 4 Branches & Facilities: 196 | | | | | | | |

COMPARATIVE STATEMENT OF CONDITION OF
STATE-CHARTERED FINANCIAL SERVICES LOAN COMPANIES THAT ISSUE INVESTMENT CERTIFICATES
As at the Close of Business
DECEMBER 31, 2001, JUNE 30, 2001, and DECEMBER 31, 2000
(000 Omitted)

| ASSETS | Net Loans | Securities | Premises, Furniture, Fixtures & Equipment | Other Real Estate Owned | Cash on Hand & in Banks | Other Assets | Total Assets |
|---|-------------------|----------------------------|--|----------------------------|--|--------------|--------------------------------|
| Finance Factors, Ltd. | \$291,503 | \$148,391 | \$1,214 | \$3,739 | \$3,276 | 29,623 | \$477,746 |
| GECC Financial Corporation | 205 | 8,814 | - | - | 209 | 23 | 9,251 |
| Oahu Finance Company, Ltd. | 298 | 529 | 267 | - | 79 | 4 | 1,177 |
| | | | | | | | |
| TOTALS DEC. 31, 2001 | \$292,006 | \$157,734 | \$1,481 | \$3,739 | \$3,564 | \$29,650 | \$488,174 |
| TOTALS JUNE 30, 2001 | \$310,515 | \$155,348 | \$1,894 | \$4,330 | \$3,118 | \$21,037 | \$496,242 |
| TOTALS DEC. 31, 2000 | \$305,674 | \$131,351 | \$2,162 | \$2,406 | \$7,300 | \$15,628 | \$464,521 |
| | | | | | | | |
| LIABILITIES & CAPITAL | Borrowed Money | Investment Certificates | Other Liabilities | | Capital, Surplus & Undivided Profits | | Total Liabilities & Capital |
| Finance Factors, Ltd. | \$19,592 | \$405,700 | \$2,806 | | \$49,648 | | \$477,746 |
| GECC Financial Corporation | 3,498 | 641 | 561 | | 4,551 | | 9,251 |
| Oahu Finance Company, Ltd. | - | - | 13 | | 1,164 | | 1,177 |
| | | | | | | | |
| TOTALS DEC. 31, 2001 | \$23,090 | \$406,341 | \$3,380 | | \$55,363 | | \$488,174 |
| TOTALS JUNE 30, 2001 | \$34,486 | \$404,050 | \$4,236 | | \$53,470 | | \$496,242 |
| TOTALS DEC. 31, 2000 | \$14,222 | \$392,931 | \$4,224 | | \$53,144 | | \$464,521 |
| Comments: Information from the published Statements of Condition. State-Chartered Financial Services Loan Companies Issuing Investment Certificates: 3 Branches & Facilities: 14 | | | | | | | |